

**United States Bankruptcy Court**  
Eastern District of Virginia  
600 Granby St., Room 400  
Norfolk, VA 23510

**Case Number** 13-73404-SCS  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tremayne Alderbert White  
4148 River Breeze Circle  
Chesapeake, VA 23321

Tressie Delores Skeeter-White  
4148 River Breeze Circle  
Chesapeake, VA 23321

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7062

Joint Debtor: xxx-xx-7224

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Tremayne Alderbert White and Tressie Delores Skeeter-White are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: December 30, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Tremayne Alderbert White  
 Tressie Delores Skeeter-White  
 Debtors

Case No. 13-73404-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 80

Date Rcvd: Dec 31, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2014.

db/jdb +Tremayne Alderbert White, Tressie Delores Skeeter-White, 4148 River Breeze Circle, Chesapeake, VA 23321-3182

11984846 +ABNB Federal Credit Union, 830 Greenbrier Circle, Chesapeake, VA 23320-2624

11984847 +ADT, 14200 E. Exposition Avenue, Aurora, CO 80012-2540

11984851 +Anderson Financial Services, Loan Max, 3216 Western Branch Blvd., Chesapeake, VA 23321-5220

11984852 +Angelicas Violins, 200 N. Battlefield Blvd., Chesapeake, VA 23320-3975

11984858 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas Of Virginia, P.O. Box 742529, Cincinnati, OH 45274)

11984854 +Capital One Auto Finance, P.O. Box 30253, Salt Lake City, TX 84130-0253

11984855 +Charter, 1265 John Q. Hammenws #100, Madison, WI 53717-1936

12036653 +Chartway Federal Credit Union, 1401 N. Main, Suffolk, VA 23434-4352

11984856 +Chesapeake Diagnostic Imaging, P.O. Box 637742, Cincinnati, OH 45263-7742

11984857 +Chesapeake EMS, P.O. Box 16495, Chesapeake, VA 23328-6495

11984860 +Contract Callers, Inc., 1058 Claussen Road Suite 110, Augusta, GA 30907-0301

11984864 Credit Control Corp., Receivables Management Systems, P.O. Box 8630, Richmond, VA 23226-0630

11984865 +Credit Management Solutions, 4200 International Parkway, Carrollton, TX 75007-1912

11984867 +David D. Dickerson & Associates, 115 South Lynnhaven Road, Virginia Beach, VA 23452-7422

11984870 +Dominion Power, P.O. Box 26543, Richmond, VA 23290-0001

11984872 +FCNB -Spiegel, MCM Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603

11984873 +Firsell Law Group, P.O. Box 1599, Lombard, IL 60148-8599

11984876 +First Virginia Financial Services, 3137 Western Branch Blvd., Chesapeake, VA 23321-5544

11984875 +First Virginia Financial Services, 2007 Victory Blvd., Portsmouth, VA 23702-2613

11984877 +Four Starr, LLC, 2584 Pruden Blvd., Suffolk, VA 23434-4229

11984879 +Hampton Roads Utility Billing Service, 1440 Air Rail Avenue, Virginia Beach, VA 23455-3002

11984881 +Hudson Law Office, 324 S. Main Street, Emporia, VA 23847-2028

11984882 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198

11984883 +M. Richard Epps, P.C., 605 Lynnhaven Parkway Suite 200, Virginia Beach, VA 23452-7484

11984886 +Music & Arts, 1412 Greenbrier Parkway, Chesapeake, VA 23320-2834

11984889 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905

11984890 +Ogden Check Approval, 638 Independence Parkway Suite 150, Chesapeake, VA 23320-5222

11984891 +Optimum Outcomes, 421 Fayetteville Street, Suite 600, Raleigh, NC 27601-1777

11984892 +Oxford Law LLC, 311 Veterans Highway Ste. 100A, Levittown, PA 19056-1422

11984893 +Paragon Way, Inc., 2101 W. Ben White Blvd. #103, Austin, TX 78704-7517

11984894 +Pembroke Finance, 4733 Virginia Beach Blvd., Virginia Beach, VA 23462

11984895 #+Pentagroup Financial, 5959 Corporate Drive Ste. 1400, Houston, TX 77036-2311

11984897 +Plaza Recovery, Inc., P.O. Box 18008, Hauppauge, NY 11788-8808

11984899 +Progressive Financial Service, P.O. Box 22083, Tempe, AZ 85285-2083

11984902 +Rose & Womble, 2725 Gator Road, Suite 100, Virginia Beach, VA 23452-6856

11984903 +Sam Idah Realty, 1600 E. Little Creek Road, Norfolk, VA 23518-4136

11984905 Sentara Collections, P.O. Box 791168, Baltimore, MD 21279-1168

11984906 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

11984908 +Stephen M. Goldstein, DDS, 6263 Portsmouth Blvd., Portsmouth, VA 23701-1344

11984909 Sterling Church Street Furniture, 1305 Baker Road, Virginia Beach, VA 23455-3317

12036654 Suntrust Bank, P.O. Box 2401, Harrisburg, PA 17105

11984911 #+The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507

11984913 +Time Residential Realty, One Columbus Center, Sixth Floor, Virginia Beach, VA 23462-6722

11984914 +Title Max, 1128 N. Battlefield Blvd., Chesapeake, VA 23320-4791

11987170 +U.S. Attorney, 101 W. Main Street, #8000, Norfolk, VA 23510-1651

11984859 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Commonwealth Of Virginia, P.O. Box 1880, Richmond, VA 23218)

11984916 Vector Security, 1247 Olive Blvd. Ste. 250, Saint Louis, MO 63141

11984917 +Verizon FIOS, P.O. Box 920041, Dallas, TX 75392-0041

11984918 +Verizon Wireless, 500 Technology Drive Suite 300, Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Jan 01 2014 00:43:00 The Bureaus, Inc. c/o Recovery Management Systems, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

11984845 +EDI: ATTWIREBK.COM Jan 01 2014 00:44:00 A, T & T, P.O. Box 80701, Charleston, SC 29416-0701

11984849 EDI: AFNIRECOVERY.COM Jan 01 2014 00:43:00 AFNI, Inc., P.O. Box 3427, Bloomington, IL 61702-3427

11984850 +E-mail/Text: girddb@aessuccess.org Jan 01 2014 00:43:57 American Education Service, 1200 N. 7th Street, Harrisburg, PA 17102-1419

11984853 +E-mail/Text: bankruptcy@bayportcu.org Jan 01 2014 00:44:58 Bayport Credit Union, 3711 Huntington Avenue, Newport News, VA 23607-2795

11984861 +EDI: CONVERGENT.COM Jan 01 2014 00:43:00 Convergent Outsourcing, Inc., 10750 Hammerly Blvd. #200, Houston, TX 77043-2317

11984863 +EDI: CCS.COM Jan 01 2014 00:43:00 Credit Collection Services, 2 Wells Avenue, Newton, MA 02459-3246

11984866 +EDI: RCSFNBMARIN.COM Jan 01 2014 00:43:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873

11984869 EDI: DIRECTV.COM Jan 01 2014 00:43:00 Direct TV, P.O.Box 78626, Phoenix, AZ 85062

District/off: 0422-8

User: admin  
Form ID: B18

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11984868 +E-mail/Text: electronicbkydocs@nelnet.net Jan 01 2014 00:44:15 Dept. Of Education / NelNet,  
121 S. 13th Street, Lincoln, NE 68508-1904  
11984871 +E-mail/Text: bknotice@erccollections.com Jan 01 2014 00:44:15 Enchanced Recovery Corp.,  
Attn: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
11984874 +EDI: AMINFOFP.COM Jan 01 2014 00:43:00 First Premier Bank, 601 S. Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
11984878 +E-mail/Text: dleabankruptcy@hrblock.com Jan 01 2014 00:43:16 H & R Block, P.O. Box 10170,  
Kansas City, KS 64171-0170  
11984880 +EDI: HFC.COM Jan 01 2014 00:44:00 HSBC Card Services, P.O. Box 5253,  
Carol Stream, IL 60197-5253  
11984882 +EDI: JEFFERSONCAP.COM Jan 01 2014 00:43:00 Jefferson Capital Systems, LLC, 16 McLeland Road,  
Saint Cloud, MN 56303-2198  
11984884 +EDI: MID8.COM Jan 01 2014 00:43:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
11984885 +EDI: MID8.COM Jan 01 2014 00:43:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
11984888 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 01 2014 00:44:22  
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368  
11984887 +EDI: NFCU.COM Jan 01 2014 00:43:00 Navy Federal, P.O. Box 3000, Merrifield, VA 22119-3000  
11984898 +EDI: PRA.COM Jan 01 2014 00:44:00 Portfolio Recovery Associates, LLC, P.O.Box 12914,  
Norfolk, VA 23541  
11984896 +EDI: PINNACLE.COM Jan 01 2014 00:44:00 Pinnacle Financial Group,  
7825 Washington Ave. S. Suite 310, Minneapolis, MN 55439-2424  
11984900 +EDI: CHASE.COM Jan 01 2014 00:43:00 Providian National Bank, P.O. Box 99604,  
Arlington, TX 76096-9604  
11984901 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 01 2014 00:45:02  
Receivables Management Systems, 7206 Hull Streete Road, Ste. 211, Richmond, VA 23235-5826  
11984907 +EDI: NEXTEL.COM Jan 01 2014 00:43:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191  
11984904 +EDI: DRIV.COM Jan 01 2014 00:43:00 Santander Consumer USA, P.O. Box 961245,  
Forth Worth, TX 76161-0244  
11984910 +EDI: AISTMBL.COM Jan 01 2014 00:44:00 T-Mobile, P.O. Box 53410, Bellevue, WA 98015-3410  
11984915 +EDI: DRIV.COM Jan 01 2014 00:43:00 Triad Financial, 5201 Rufe Snow Drive, Suite 400,  
North Richland Hills, TX 76180  
12068704 +EDI: RECOVERYCORP.COM Jan 01 2014 00:43:00 The Bureaus, Inc.,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
11984919 +EDI: WFFC.COM Jan 01 2014 00:43:00 Wells Fargo, P.O. Box 6995, Portland, OR 97228-6995  
11984920 +Fax: 757-539-0465 Jan 01 2014 01:12:19 William C. Johnson, 424 Market Street,  
Suffolk, VA 23434-5249  
11984921 +E-mail/Text: ebankruptcy@woodforest.com Jan 01 2014 00:44:46 Wood Forest National Bank,  
25231 Grogans Millll Road, The Woodlands, TX 77380-3105

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11984848 ##+Advanced Credit Recovery, 6000 N. Bailey Ave. Stel E, Buffalo, NY 14226-5102  
11984862 ##+Credit Adjustment Board, 306 E. Grace Street, Richmond, VA 23219-1795  
11984912 ##+The CBE Group, 131 Tower Park Drive, Ste. 100, Waterloo, IA 50701-9374

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 02, 2014

Signature: /s/Joseph Speetjens

District/off: 0422-8

User: admin  
Form ID: B18

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2013 at the address(es) listed below:

John C. McLemore ch7trustee@verizon.net; VA36@ecfcbis.com;regina\_ch7@verizon.net  
Timolyn Whitney Tillman on behalf of Joint Debtor Tressie Delores Skeeter-White  
tillman@justice.com, barbara@libertylawclinic.com  
Timolyn Whitney Tillman on behalf of Debtor Tremayne Alderbert White tillman@justice.com,  
barbara@libertylawclinic.com

TOTAL: 3